

**Information to identify the case:**

Debtor 1	Stephen N. Magnotta	Social Security number or ITIN xxx-xx-0490
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-17925-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen N. Magnotta  
aka Steve Magnotta, aka Steven Magnotta

7/13/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Stephen N. Magnotta  
Debtor

Case No. 17-17925-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Jul 13, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Stephen N. Magnotta, 4 Tiros Ave, Sewell, NJ 08080-1924
516775208	+ 35 Kings Highway East, LP, Attn: James F. Leone, 35 Kings Hwy E, Haddonfield, NJ 08033-2015
516775210	+ Bank Of America Home Loans, P.O. Box 660694, Dallas, TX 75266-0694
516775220	Commerce Bank, Route 70, Cherry Hill, NJ 08034
516775221	+ Cystal Springs, 6750 Discovery Blvd, Mableton, GA 30126-4677
516775223	+ First Data Merchant Svcs, 4000 Coral Ridge Dr, Coral Springs, FL 33065-7614
516895684	LPP Mortgage Ltd., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
516775226	+ Levitz-Capital One, POB 5253, Carol Stream, IL 60197-5253
516775227	MGC Mortgage, Inc., 1 Corporate Dr Ste 360, Lake Zurich, IL 60047-8945
516775228	State Of New Jersey Division Of Taxatio, PO Box 250, Trenton, NJ 08646-0250
516961967	State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 13 2022 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 13 2022 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516775209	EDI: BANKAMER.COM	Jul 14 2022 00:43:00	Bank Of America, PO Box 15019, Wilmington, DE 19886-5019
516775214	+ EDI: BMW.COM	Jul 14 2022 00:43:00	BMW Of North America, 2735 Parleys Way #301, Salt Lake City, UT 84109-1666
516775211	EDI: TSYS2	Jul 14 2022 00:43:00	Barclays Bank Delaware, POB 8833, Wilmington, DE 19899-8833
516775212	+ EDI: CAPITALONE.COM	Jul 14 2022 00:43:00	Best Buy-Capital One, POB 30253, Salt Lake City, UT 84130-0253
516775213	+ EDI: CITICORP.COM	Jul 14 2022 00:43:00	Best Buy/CBNA, POB 6497, Sioux Falls, SD 57117-6497
516980500	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 13 2022 20:49:00	Citizens Bank, Charles M. Koutsogiane, AVP., One Citizens Dr., Managed Assets, ROP30B, Riverside, RI 02915
516775218	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 13 2022 20:49:00	Citizens Bank, PO Box 42014, Providence, RI 02940-2014
516934046	Email/PDF: bncnotices@becket-lee.com	Jul 13 2022 20:54:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516775216	+ EDI: CITICORP.COM	Jul 14 2022 00:43:00	Citicards CBNA, 701 E 60th St N, Sioux Falls, SD 57104-0432
516775217	+ EDI: CITICORP.COM	Jul 14 2022 00:43:00	Citimortgage, 1000 Technology Drive, O'Fallon,

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User: admin

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516775219	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 13 2022 20:49:00	MO 63368-2240 Citizens Bank, PO Box 18204, Bridgeport, CT 06601-3204
516775222	Email/Text: collectionbankruptcies.bancorp@53.com	Jul 13 2022 20:50:00	Fifth Third Bank, 38 Fountain Square Plz, Cincinnati, OH 45263
516825369	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Jul 13 2022 20:50:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
516775224	EDI: IRS.COM	Jul 14 2022 00:43:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516775215	EDI: JPMORGANCHASE	Jul 14 2022 00:43:00	Chase - Pier 1 Imports, PO Box 15298, Wilmington, DE 19850
516775225	Email/Text: PBNCNotifications@perituservices.com	Jul 13 2022 20:49:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
517000316	EDI: PRA.COM	Jul 14 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Blue, POB 41067, Norfolk VA 23541
516775230	EDI: RMSC.COM	Jul 14 2022 00:43:00	SYNCHRONY Bank/Jewlers Express, POB 960061, Orlando, FL 32896-0061
516775229	+ EDI: RMSC.COM	Jul 14 2022 00:43:00	Syncb/Home Shopping Center, PO Box 965005, Orlando, FL 32896-5005
516775231	+ EDI: WTRRNBNK.COM	Jul 14 2022 00:43:00	TD Bank / Target Credit, POB 673, Minneapolis, MN 55440-0673
516775232	EDI: WFFC.COM	Jul 14 2022 00:43:00	Wells Fargo Bank NA, POB 5169, Sioux Falls, SD 57117-5169
516775233	EDI: WFFC.COM	Jul 14 2022 00:43:00	Wells Fargo Dealer Services, POB 25341, Santa Ana, CA 92799-5341

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	LPP Mortgage Ltd., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2022 at the address(es) listed below:

District/off: 0312-1

User: admin

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Date Rcvd: Jul 13, 2022

Form ID: 3180W

Total Noticed: 35

**Name** **Email Address**

Denise E. Carlon

on behalf of Creditor Fifth Third Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jeanie D. Wiesner

on behalf of Debtor Stephen N. Magnotta jeanie@sadeklaw.com

Robert P. Saltzman

on behalf of Creditor LPP Mortgage Ltd. dnj@pbslaw.org

Stuart H. West

on behalf of Creditor LPP Mortgage Ltd. swest@pbslaw.org

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 7